

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In Re: William Richard Sutterfield, and
Elsie Cam Sutterfield

Debtors

Case No. 15-62172
Chapter 13

William Richard Sutterfield, and
Elsie Cam Sutterfield Plaintiffs,

Adversary No.

v.

MWP Supply, Inc.

Defendant

**ANSWER TO COMPLAINT TO AVOID JUDICIAL LIENS
PURSUANT TO 11 U.S.C. §522(F)(1)(A)**

Defendant MWP Supply, Inc. ("MWP"), by and through counsel, files the following Answer to Complaint to Avoid Judicial Liens Pursuant to 11 U.S.C. §522(F)(1)(A) filed by William Richard Sutterfield and Elsie Cam Sutterfield (collectively, the "Plaintiffs" and sometimes "Debtors") and states as follows:

1. MWP admits the allegations contained in Paragraph 1.
2. MWP admits the allegations contained in Paragraph 2.
3. MWP lacks sufficient knowledge to admit or deny the allegations contained in Paragraph 3 and, therefore, demands strict proof thereof.
4. MWP lacks sufficient knowledge to admit or deny the allegations contained in Paragraph 4 and, therefore, demands strict proof thereof.
5. Paragraph 5 states a legal conclusion to which no response is needed.
6. MWP admits the allegations contained in Paragraph 6.
7. Paragraph 7 cites the Bankruptcy Code and states a legal conclusion to which no response is needed.

8. MWP lacks sufficient knowledge to admit or deny the allegations contained in Paragraph 8 and, therefore, demands strict proof thereof.

9. In response to Paragraph 9, MWP denies that the requested cram-down value of its lien is appropriate because it appears that the Property may be worth more than the tax assessed value. Upon information and belief, the subject Property was previously listed for sale at a value of \$299,000. In the event the Court grants the Debtors' request for a cram-down of the value of its lien, MWP respectfully asserts that it should only be allowed if the Debtors' successfully complete their Chapter 13 Plan.

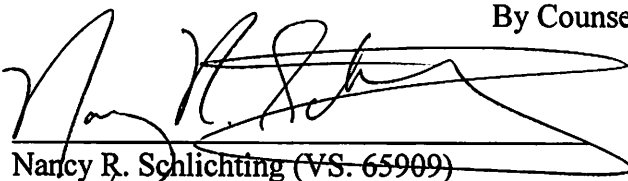
10. MWP respectfully reserves the right to object to the sale of the Property before the Plan is completed if the sales price is greater than \$266,000.

11. All allegations not previously admitted are denied.

WHEREFORE, MWP Supply, Inc. respectfully requests that this Court find that the Property's value is at least \$299,000, that MWP's lien be reduced to \$58,000 only after Debtors' successful completion of their Chapter 13 Plan, and grant such other and further relief as this Court deems just and proper.

Respectfully submitted this 8th day of February, 2016.

MWP SUPPLY, INC.
By Counsel



Nancy R. Schlichting (VS. 65909)
of Lenhart Pettit PC
530 E. Main Street
P. O. Box 2057
Charlottesville, VA 22902
(434) 220-6108
(434) 977-5109 FAX
nrs@lplaw.com
Counsel for MWP Supply, Inc.

CERTIFICATE

I hereby certify that I electronically filed this pleading this 8th day of February, 2016, and mailed copies to:

Melvin Burros
Miller Law Group, P.C.
1160 Pepsi Place, Suite 341
Charlottesville, VA 22901



Counsel for MWP Supply, Inc.